

JUNIATA VALLEY FINANCIAL CORP  
Form 8-K  
May 12, 2006

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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported):

May 11, 2006

**Juniata Valley Financial Corp.**

(Exact name of registrant as specified in its charter)

Pennsylvania

0-13232

232235254

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

Bridge and Main Streets, Mifflintown,  
Pennsylvania

17059

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code:

717-436-8211

Not Applicable

Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))



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**Item 8.01 Other Events.**

On May 11, 2006, Juniata Valley Financial Corp. issued a press release announcing that its bank subsidiary, The Juniata Valley Bank, has agreed to purchase the Richfield, PA. office of the Mifflinburg Bank and Trust Company. A copy of the press release announcing the agreement is being furnished as Exhibit 99.1 of this report on Form 8-K.

On May 12, 2006, Juniata Valley Financial Corp. issued a press release announcing that it has agreed to purchase 1,214 shares of common stock of the First National Bank of Liverpool, located in Liverpool, PA, which will result in 39.2% ownership. A copy of the press release announcing the agreement is being furnished as Exhibit 99.2 of this report on Form 8-K.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Juniata Valley Financial Corp.

May 12, 2006

By: *JoAnn McMinn*

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*Name: JoAnn McMinn*

*Title: SVP-Chief Financial Officer*

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Exhibit Index

<b>Exhibit No.</b>	<b>Description</b>
99.1	Press Release - JVB Branch Purchase from Mifflinburg B&T
99.2	Press Release - Purchase of FNB Liverpool common stock